

Claims

1. A method of financial investment in stocks and shares or other financial entities, using a host website on the Internet, comprising:
 - 5 (a) offering, through the host website, a sum of money to any person willing to register on the website and participate;
 - (b) registering that person, on-line or off-line, as a participant;
 - (c) allocating to the registered participant that sum of money for investment;
 - (d) permitting the registered participant, by taking action on the said website, 10 to issue instructions to invest that sum of money in a portfolio of said financial entities;
 - (e) causing that investment to take place, and monitoring the value of the portfolio thereafter;
 - (f) comparing the said value of the portfolio with a predetermined threshold 15 value, and selling the portfolio if the value drops below that threshold;
 - (g) permitting the registered participant to terminate the investment, and then selling the portfolio and giving the registered participant at least a predetermined proportion of the profit on the original sum of money.
- 20 2. A method according to claim 1, including the step of placing commercial advertisements on the host website, the advertisements being such that they are presented for viewing by the participant during the participant's interaction with the website.
- 25 3. A method according to claim 2, in which, in step (b), the person is registered on-line as a participant, and the advertisements are presented for viewing by the participant during that step.

4. A method according to claim 2, in which the advertisements are presented for viewing by the participant during step (d) of permitting the registered participant to issue instructions on investment.

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5. A method according to claim 2, in which the advertisements are presented for viewing by the participant during step (g) of permitting the registered participant to terminate the investment.

10 6. A method according to claim 1 in which the step (e) of causing the investment to take place is conducted on the internet using one or more website linked to the host website.

15 7. A method according to claim 1 in which, in step (d), the registered participant views information about potential investments on the basis of information obtained from one or more websites linked to the host website.

20 8. A method according to claim 1, in which the said predetermined value is a predetermined percentage of the original sum of money.

25 9. A computer program for implementing a method of financial investment in stocks and shares or other financial entities, using a host website on the internet, comprising:

(a) offering, through the host website, a sum of money to any person willing to register on the website and participate;

(b) registering that person, on-line or off-line, as a participant;

(c) allocating to the registered participant that sum of money for investment;

(d) permitting the registered participant, by taking action on the said website, to issue instructions to invest that sum of money in a portfolio of said financial entities;

5 (e) causing that investment to take place, and monitoring the value of the portfolio thereafter;

(f) comparing the said value of the portfolio with a predetermined threshold value, and selling the portfolio if the value drops below that threshold;

(g) permitting the registered participant to terminate the investment, and then selling the portfolio and giving the registered participant at least a predetermined proportion of the profit on the original sum of money.

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10. A computer program stored on a data carrier, for implementing a method of financial investment in stocks and shares or other financial entities using a host website on the internet, comprising:

15 (a) offering, through the host website, a sum of money to any person willing to register on the website and participate;

(b) registering that person, on-line or off-line, as a participant;

(c) allocating to the registered participant that sum of money for investment;

(d) permitting the registered participant, by taking action on the said website, to issue instructions to invest that sum of money in a portfolio of said financial entities;

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(e) causing that investment to take place, and monitoring the value of the portfolio thereafter;

(f) comparing the said value of the portfolio with a predetermined threshold value, and selling the portfolio if the value drops below that threshold;

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(g) permitting the registered participant to terminate the investment, and then selling the portfolio and giving the registered participant at least a predetermined proportion of the profit on the original sum of money.

5 11. A computer system for connection to the internet, programmed so as to implement a method of financial investment in stocks and shares, or other financial entities, using a host website on the internet, comprising:

(a) offering, through the host website, a sum of money to any person willing to register on the website and participate;

10 (b) registering that person, on-line or off-line, as a participant;

(c) allocating to the registered participant that sum of money for investment;

(d) permitting the registered participant, by taking action on the said website, to issue instructions to invest that sum of money in a portfolio of said financial entities;

15 (e) causing that investment to take place, and monitoring the value of the portfolio thereafter;

(e) causing that investment to take place, and monitoring the value of the portfolio thereafter;

(f) comparing the said value of the portfolio with a predetermined threshold 20 value, and selling the portfolio if the value drops below that threshold;

(g) permitting the registered participant to terminate the investment, and then selling the portfolio and giving the registered participant at least a predetermined proportion of the profit on the original sum of money.

25 12. A method of attracting internet traffic to a website, said method comprising providing, on said website, a game involving trading in virtual stocks, virtual shares or other virtual financial entities, said game comprising:

(a) offering, through the host website, a sum of virtual money to any person willing to register on the website and participate;

(b) registering that person as a participant;

(c) allocating to the registered participant that sum of virtual money for virtual investment;

(d) permitting the registered participant, by taking action on the said website, to invest that sum of virtual money and thereby form a virtual portfolio of said virtual financial entities;

(e) allowing the registered participant to trade said virtual portfolio of virtual financial entities, said trading comprising buying and selling virtual financial entities at prices determined by the website operator;

(f) permitting the registered participant to liquidate said virtual portfolio of virtual financial entities at a predetermined point in time during the gameplay; and then:

(g) awarding the registered participant real monetary winnings, said winnings being a function of the gain in value of the virtual portfolio managed by the participant.

13. A method according to claim 12, including the step of placing commercial advertisements on the host website, the advertisements being such that they are presented for viewing by the participant during the participant's interaction with the website.

14. A method according to claim 12, in which the step (e) of virtual trading, the buying and selling prices of the virtual financial entities are determined as a function of the buying and selling prices of equivalent real financial entities being traded on one or more real stock markets.

15. A method according to claim 14, in which the buying and selling prices of the equivalent real financial entities are supplied to the website operator in real time using a data feed, directly or indirectly from said one or more real stock markets.

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16. A method according to any of claims 12 to 15, in which the operator's website imposes a minimum number of distinct financial entities that the participant may hold in the virtual portfolio.

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17. A method according to any of claims 12 to 15, in which the operator's website imposes a maximum number of distinct financial entities that the participant may hold in the virtual portfolio.

15 18. A method according to any of claims 12 to 15, in which the operator's website restricts the total percentage of the participant's virtual portfolio allocated to a particular industry or market sector.

19. A method according to any of claims 12 to 15, in which the operator's website restricts the total percentage of the participant's virtual portfolio that can comprise a single financial entity.

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20. A computer program for implementing a method of attracting Internet traffic to a website, said method comprising providing, on said website, a game involving trading in virtual stocks, virtual shares or other virtual financial entities, said game comprising:

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(a) offering, through the host website, a sum of virtual money to any person willing to register on the website and participate;

(b) registering that person as a participant;

(c) allocating to the registered participant that sum of virtual money for virtual investment;

(d) permitting the registered participant, by taking action on the said website, to invest that sum of virtual money and thereby form a virtual portfolio of said virtual financial entities;

(e) allowing the registered participant to trade said virtual portfolio of virtual financial entities, said trading comprising buying and selling virtual financial entities at prices determined by the website operator;

(f) permitting the registered participant to liquidate said virtual portfolio of virtual financial entities at any one of one or more predetermined points in time during the gameplay; and then:

(g) awarding the registered participant real monetary winnings, said winnings being a function of the gain in value of the virtual portfolio managed by the participant.

21. A computer program stored on a data carrier, for implementing a method of attracting internet traffic to a website, said method comprising providing, on said website, a game involving trading in virtual stocks, virtual shares or other virtual financial entities, said game comprising:

(a) offering, through the host website, a sum of virtual money to any person willing to register on the website and participate;

(b) registering that person as a participant;

(c) allocating to the registered participant that sum of virtual money for virtual investment;

(d) permitting the registered participant, by taking action on the said website, to invest that sum of virtual money and thereby form a virtual portfolio of said virtual financial entities;

5 (e) allowing the registered participant to trade said virtual portfolio of virtual financial entities, said trading comprising buying and selling virtual financial entities at prices determined by the website operator;

(f) permitting the registered participant to liquidate said virtual portfolio of virtual financial entities at any one of one or more predetermined points in time during the gameplay; and then:

10 (g) awarding the registered participant real monetary winnings, said winnings being a function of the gain in value of the virtual portfolio managed by the participant.

15 22. A computer system for connection to the Internet, programmed so as to implement a method of attracting internet traffic to a website, said method comprising providing, on said website, a game involving trading in virtual stocks, virtual shares or other virtual financial entities, said game comprising:

(a) offering, through the host website, a sum of virtual money to any person willing to register on the website and participate;

20 (b) registering that person as a participant;

(c) allocating to the registered participant that sum of virtual money for virtual investment;

(d) permitting the registered participant, by taking action on the said website, to invest that sum of virtual money and thereby form a virtual portfolio of said virtual financial entities;

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(e) allowing the registered participant to trade said virtual portfolio of virtual financial entities, said trading comprising buying and selling virtual financial entities at prices determined by the website operator;

5 (f) permitting the registered participant to liquidate said virtual portfolio of virtual financial entities at any one of one or more predetermined points in time during the gameplay; and then:

(g) awarding the registered participant real monetary winnings, said winnings being a function of the gain in value of the virtual portfolio managed by the participant.

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